

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Gregory Emmons  
 Debtor

Case No. 18-14844-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Jul 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2019.

db +Gregory Emmons, 1 Settlers Drive, Doylestown, PA 18901-2461  
 ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14174858 +AR Resources, PO Box 1056, Blue Bell, PA 19422-0287  
 14174862 +Advantage Aviator Red Mastercard-Barclay, PO Box 13337, Philadelphia, PA 19101-3337  
 14254263 AmeriGas, 1014 Forty Foot Road, Kulpsville, PA 19443  
 14202618 +Bayview Loan Servicing, LLC, c/o McCALLA RAYMER LEIBERT PIERCE, LLC B, 1544 Old Alabama Road, Roswell, GA 30076-2102  
 14214729 +Bayview Loan Servicing, LLC, c/o REBECCA ANN SOLARZ,ESQUIRE, 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312  
 14174854 Bayview Loan Serving, LLC Bankruptcy Department, PO Box 840, Buffalo, NY 14240-0840  
 14174863 +Doylestown Cardiology, PO Box 826345, Philadelphia PA 19182-6345  
 14174906 +Doylestown Hospital, Billing Department, 595 West Street, Doylestown PA 18901-2554  
 14174865 +First National Credit Card, PO Box 2496, Omaha, NE 68103-2496  
 14174899 +First Savings Bank-Blaze Mastercard, PO Box 2534, Omaha, NE 68103-2534  
 14174898 +First Savings Bank-Credit Card, POBox2509, Omaha, NE 68103-2509  
 14174848 +IRS, P.O. Box 7336, Philadelphia, PA 19101-7336  
 14174861 James W. Almand, Esq, 6220 Coastal Highway, suite 200, Ocean City, MD 21842  
 14174900 +Matossian Eye Associates, 2 Capital Way Suite 326, Pennington, NJ 08534-2521  
 14174850 PNC Bank, POBox94982, Cleveland, OH 44101-4982  
 14220756 PNC Bank,National Association, c/o Karina Velter, Esquire, P.O. Box 165028, Columbus, OH 43216-5028  
 14174902 +PayPal Credit, PO Box 71202, Charlotte, NC 28272-1202  
 14174852 Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza, ATTN: Christina M. Zern, Esq., Philadelphia, PA 19103-1823  
 14254264 +Republic Services, 731 Reliance Rd, Telford, PA 18969-1165  
 14174856 +River Run Condominium Assoc, 12540 River run Lane #95, Berlin, MD 21811-3800  
 14174903 +River Run Homeowners Association, 11605 Masters Lane, Berlin, MD 21811-3217  
 14184524 +Toyota Credit de Puerto Rico, PO Box 9013, Addison, Texas 75001-9013  
 14184525 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 14209436 +Toyota Motor Credit Corporation, c/o REBECCA ANN SOLARZ,ESQUIRE, KML Law Group, P.C., 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312  
 14174855 +Worcester County Treasurer, PO Box 64390, Baltimore, MD 21264-4390  
 14174905 +Worcester County Water & Sewer Authority, PO Box 349, Snow Hill, MD 21863-0349

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Jul 17 2019 07:08:00 ROBERT H. HOLBER, Robert H. Holber PC,  
     41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: megan.harper@phila.gov Jul 17 2019 03:23:22 City of Philadelphia,  
     City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
     Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 17 2019 03:23:14 U.S. Attorney Office,  
     c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14174851 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 17 2019 03:23:14  
     Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Miami FL 33146-1837  
 14243259 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 17 2019 03:23:14  
     Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
     Coral Gables, Florida 33146-1837  
 14174864 +EDI: WFNBNB.COM Jul 17 2019 07:08:00 Comenity-Bon Ton, PO Box 659813,  
     San Antonio, TX 78265-9113  
 14174866 +EDI: AMINFOFP.COM Jul 17 2019 07:08:00 First Premier Bank, PO Box 5529,  
     Sioux Falls, SD 57117-5529  
 14196682 EDI: RESURGENT.COM Jul 17 2019 07:08:00 LVNV Funding, LLC its successors and assigns as,  
     assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services,  
     PO Box 10587, Greenville, SC 29603-0587  
 14194152 EDI: MERRICKBANK.COM Jul 17 2019 07:08:00 MERRICK BANK, Resurgent Capital Services,  
     PO Box 10368, Greenville, SC 29603-0368  
 14174901 +EDI: MERRICKBANK.COM Jul 17 2019 07:08:00 Merrick Bank, PO Box 660702,  
     Dallas, TX 75266-0702  
 14174849 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2019 03:22:58 PA Dept of Revenue,  
     ATTN: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946  
 14192296 +EDI: CCS.COM Jul 17 2019 07:08:00 PNC BANK-CCS, 725 CANTON STREET,  
     NORWOOD, MA 02062-2679  
 14202399 EDI: PRA.COM Jul 17 2019 07:08:00 Portfolio Recovery Associates, LLC, POB 41067,  
     Norfolk VA 23541  
 14173990 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2019 03:22:59  
     Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
     Harrisburg, PA 17128-0946  
 14206912 +E-mail/Text: bncmail@w-legal.com Jul 17 2019 03:23:08 SYNCHRONY BANK,  
     c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 14347994 +EDI: RMSC.COM Jul 17 2019 07:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
     PO Box 41021, Norfolk, VA 23541-1021  
 14174904 EDI: TFSR.COM Jul 17 2019 07:08:00 Toyota Financial Services, PO Box 5855,  
     Carol Stream, IL 60197

District/off: 0313-2

User: Lisa  
Form ID: 309A

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Total Noticed: 46

Date Rcvd: Jul 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14254265 EDI: VERIZONCOMB.COM Jul 17 2019 07:08:00 Verizon, P.O. Box 15124,  
Albany, NY 12212-5124

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
14214734\* +Bayview Loan Servicing, LLC, c/o REBECCA ANN SOLARZ, ESQUIRE, 710 Market Street,  
Suite 5000, Philadelphia, PA 19106-2312  
14202620\* +Bayview Loan Servicing, LLC, c/o McCALLA RAYMER LEIBERT PIERCE, LLC B,  
1544 Old Alabama Road, Roswell, GA 30076-2102  
14220757\* PNC Bank, National Association, c/o Karina Velter, Esquire, P.O. Box 165028,  
Columbus, OH 43216-5028

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2019 at the address(es) listed below:

KARINA VELTER on behalf of Creditor PNC Bank, National Association amps@manleydeas.com  
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Bayview Loan Servicing, LLC bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Bayview Loan Servicing, LLC. bkgroup@kmlawgroup.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axiosfs.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com

TOTAL: 7

**Information to identify the case:**

Debtor 1	<b>Gregory Emmons</b>	Social Security number or ITIN <b>xxx-xx-8067</b>
	First Name    Middle Name    Last Name	
Debtor 2 (Spouse, if filing)		EIN <b>23-2565968, 47-2550715</b>
	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	EIN <b>-----</b>
Case number:	<b>18-14844-mdc</b>	Date case filed in chapter <b>13</b> <b>7/23/18</b>
		Date case converted to chapter <b>7</b> <b>7/11/19</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Gregory Emmons	
<b>2. All other names used in the last 8 years</b>	aka Greg B. Emmons, aka Gregory B. Emmons, dba Greg B Emmons & Associates PC, dba Circa Classics Distinctive Consignments, L	
<b>3. Address</b>	1 Settlers Drive Doylestown, PA 18901	
<b>4. Debtor's attorney</b> Name and address	Gregory Emmons 1 Settlers Drive Doylestown, PA 18901	Contact phone _____  Email: NONE
<b>5. Bankruptcy trustee</b> Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463  Email: trustee@holber.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 7/16/19
<b>7. Meeting of creditors</b>	<b>August 19, 2019 at 11:00 AM</b>	Location:
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>3 Municipal Way, Public Hall, Langhorne, PA 19047</b>
<b>8. Presumption of abuse</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<b>Filing deadline: 10/18/19</b>
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	